

MONTANA STATE UNIVERSITY SYSTEM

WORKERS' COMPENSATION INSURANCE

7/1/07 to 7/1/08

RISK DESCRIPTION: Liability of an employer for work related injuries sustained by an employee.

This Workers Compensation coverage does not apply to monopolistic states. Monopolistic states are states where the coverage is only available through a state fund or state pool. The monopolistic states are Ohio, North Dakota, Washington, West Virginia and Wyoming.

EXPOSURE:

STATUTORY WORKERS' COMPENSATION	(Part A)	Limit of Insurance
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Workers' Compensation Benefits Statutory

EMPLOYER'S LIABILITY	(Part B)
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Bodily Injury, Each Accident	\$1,000,000
Bodily Injury by Disease, Policy Limit	\$1,000,000
Bodily Injury by Disease, Each Employee	\$1,000,000

Includes Foreign Terrorism Coverage as required by the Terrorism Risk Insurance Act of 2002.

INSURANCE:

- A - Workers's Compensation Benefits: Coverage is provided to pay when due, compensation and other benefits required of the insured by the Workers' Compensation Laws of the applicable state, per the following summary of states scheduled.
- B - Employer's Liability: Coverage is provided to pay, on behalf of the insured, all sums which the insured shall become legally obligated to pay as damages because of bodily injury by accident, disease, or death, at any time arising out of and in the course of employment by the insured. Coverage is **subject to all** policy terms, exclusions, and conditions.

Premiums are based on estimated payrolls. An audit may be made by the insurance company after the policy expires to determine final premiums.

Higher limits of liability may be available. Upon your request, we will attempt to secure optional quotations.

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WORKERS' COMPENSATION RATING BASIS

The Hartford
7/1/07 to 7/1/08

Risk Description: Liability of an employer for work related injuries sustained by an employee.

State	Class Code	Classification	Estimated Payroll	Rate / \$100*
AZ	9101	All employees other than professional or clerical	75,993	3 .74
AZ	8868	Professional Employees & Clerical	4,970	.42
CA	8868	Professors, teachers, or professional employees	223,931	2.05
CA	9101	All employees other than professors, teachers or professional employees	2,640	7.12
CO	8868	Professional Employees & Clerical	12,319	.82
ID	8868	Professional Employees & Clerical	13,543	.54
IL	8868	Professional Employees & Clerical	6,249	.62
KY	8868	Professional Employees & Clerical	1,800	.39
MA	8868	Professional Employees & Clerical	17,000	.64
MN	8868	Professional Employees & Clerical	46,410	.75
MN	9101	All Employees Other than Professional and Clerical	5,264	4.19
MO	8868	Professional Employees & Clerical	37,500	.55
NC	8868	Professional Employees & Clerical	11,700	.70
NV	8868	Professional Employees & Clerical	9,600	.75
NJ	8868	Professional Employees & Clerical	4,500	1.15
NM	8868	Professional Employees & Clerical	2,000	.54
NY	8868	Professional Employees & Clerical	51,131	.83
OR	8868	Professional Employees & Clerical	15,300	.55
PA	8868	Professional Employees & Clerical	6,500	.91

State	Class Code	Classification	Estimated Payroll	Rate / \$100*
SD	9101	All employees other than professional or clerical	15,076	4.46
TX	8868	Professional Employees & Clerical	2,250	1.06
UT	8868	Professional Employees & Clerical	2,450	.35
WI	8868	Professional Employees & Clerical	5,200	.40

* Rates are subject to change.

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7/1/07 to 7/1/08

INSURANCE:

C- **Other States Insurance:** Applies to all States except ND, OH, WA, WV, WY and States designated under part A, Workers Compensation Insurance.

D-

does not write in AK, FL, or HI.

Montana exposures are not covered under this policy

If you begin work in any one of these states after the effective date of this policy and are not insured, or are not self-insured for such work, all provisions of the policy will apply as if that state were listed under A - Workers Compensation Benefits.

Policy is subject to audit

Your Workers Compensation is based on estimated payrolls. After the policy expires your premium may be adjusted based on your actual payrolls. Any additional premium will be billed to you, and any return premium will be paid to you.

Subcontractors

Most state laws hold you responsible for workers' compensation when an insured subcontractor's employee is injured. For your protection certificates of insurance for workers' compensation insurance from each subcontractor. If evidence of insurance is not available at the time of your audit, the subcontractor's payrolls will be added to your payrolls and you will pay more premium. Subcontractors without employees whose duties closely resemble those of your employees may be considered an employee for workers compensation purposes. You will also need to secure certificates of insurance from your subcontractors showing evidence of commercial general liability.